





**Information for Investors of  
Sovereign Gold Bonds 2016**

<b>Item</b>	<b>Sovereign Gold Bonds 2016</b>
1) Category of Investor	The Bonds will be restricted for sale to resident Indian entities including individuals, HUFs, trusts, charitable institutions and Universities.
2) Limit of investment	Minimum subscription 2 Grams and Maximum investment 500 Grams per investor per annum.
3) Date of Issue of bonds	Date of receipt of bond will be the same which is inscribed on the holding certificate.
4) Forms of Bonds	De-mat and Physical
5) Interest Option	Half yearly Interval, will be served directly in to the account mentioned in the application form or in the Account linked with the Demat a/c.
6) Post Maturity Interest	Post Maturity Interest is <b>not payable</b>
7) Bank account	It is mandatory for the investors to provide bank account details to facilitate payment of interest /maturity value
8) Nomination Facility	The sole Holder or all the joint holders may nominate a maximum of two persons as nominee.
9) Maturity period	8 years from date of issue
10) Premature redemption	On the coupon dates from the 5 <sup>th</sup> year of issuance.
11) Tradability	Trading of these bonds on exchanges/NDS-OM shall be notified.
12) Loans from banks against the security of these bonds	The holders of the said securities shall be entitled to create pledge, hypothecation or lien in favour of scheduled banks.
13) Application forms	Branches of all the scheduled commercial banks, designated Post offices and SHCIL.

### **Instructions for Investor/ Applicants**

- a) Application should be complete in all respects.
- b) Incomplete applications may be rejected or delayed till full particulars are available.
- c) In case the application is submitted by a Power of Attorney (POA) holder, please submit original POA for verification, along with an attested copy.
- d) In case the application is on behalf of a minor, please submit the original birth certificate from the School or Municipal Authorities for verification, together with an attested copy.
- e) Please note that nomination facility is available to a Sole Holder or all the joint holders (investors) of an SGB.
- f) In case nominee is a minor, please indicate the date of birth of the minor and a guardian can be appointed.
- g) Nomination facility **is not available** in case the investment is **on behalf of minor**.
- h) Please provide bank account details for receiving payment through Electronic mode
- i) Please notify the change of bank account, if any, immediately.
- j) POST MATURITY INTEREST IS NOT PAYABLE.
- k) Indicate your date of birth.

### **Rights of the Investors**

- a) Holding Certificate will be issued to the investor.
- b) The interest on the bond is paid half-yearly. The servicing of the Interest will be done through the bank A/c provided in the Application for or in through the A/c linked to the de-mat, as the case may be.
- c) Application forms for investments under Sovereign Gold Bonds are available on the website at [www.rbi.org.in/finmin.nic.in](http://www.rbi.org.in/finmin.nic.in)
- d) A sole holder or all the joint holders may nominate maximum of two nominees to the rights of the bonds.
- e) The nomination will be registered at the Office of Issue and a Certificate of Registration will be issued to the holder.
- f) The nomination can be altered by registering a fresh nomination.
- g) The existing nomination can be cancelled by a request to the Office of Issue.

In case the bank does not comply with the above, you may lodge a complaint in writing in to the nearest office of Reserve Bank of India as under:

**THE REGIONAL DIRECTOR,  
RESERVE BANK OF INDIA,  
CONSUMER EDUCATION AND PROTECTION  
DEPARTMENT/ BANKING OMBUDSMAN  
(LOCATION)**  
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YOU MAY ALSO ADDRESS YOUR COMPLAINT TO:

**THE CHIEF GENERAL MANAGER  
INTERNAL DEBT MANAGEMENT DEPARTMENT  
CENTRAL OFFICE  
FORT, MUMBAI-400 001, MAHARASHTRA**

Disclaimer:- I have read and understood the details of information for the investors as well as rights and duties of investors. The agent/bank has explained the features of the scheme to me.

Signature of the applicant



Form 'B'  
[See Paragraph 5(3)]

**Acknowledgement Receipt**

Application No.....

Date ...../...../.....

Received from Mr/ Mrs / Ms.....Cash/  
Demand Draft/Cheque No./Electronic Transfer/..... dated  
...../...../..... drawn on (Bank and branch) .....  
..... for \_\_\_ grams totaling an amount of `..... (Rupees.....  
..... only) for the purchase of Sovereign Gold Bond for a  
period of 8 years, interest payable on basis of the nominal value of `.....  
(Rupees.....only).

For Tamilnad Mercantile Bank

Manager

\_\_\_\_\_ Branch

(Stamp / Seal of the Receiving Office)

Form 'D'  
[See paragraph 15]

**NOMINATION**

I/We ..... (Name and address),  
the holder/s of Stock certificate/BLA No ..... for the loan .....  
hereby nominate the following person/s who shall on my/our death have the right to the  
Government securities/Bonds and receive payment of the amount for the time being  
due on the Government securities / Bonds specified below:

**PARTICULARS OF NOMINEE:**

Date of issue	Amount Rs.	Date of repayment	Full name with expanded initials and address of nominee	Date of birth in case of minor	Relation-ship to holder/s	Particulars of bank account

**To be filled in case if nominee is minor:** As .....  
the sole nominee above is a minor on this date, I/We appoint Shri/Smt./Kum  
..... to receive the amount for the time being due  
to the above Government securities/Bond in the event of my/our death during the  
minority of the said nominee .....

**If the nomination is in substitution of the one already made:** This nomination is in  
substitution of the nomination dated ..... made by me/us and registered  
on your books at ..... which shall stand cancelled on registration of  
this nomination.

Place: \_\_\_\_\_ (Signature(s) of the Stock Certificate holder (s)  
Date: \_\_\_\_\_ / BLA holder(s))

Signature with name and address of witnesses:

1.....  
2.....

**Acknowledgment**

We acknowledge having registered the nomination in favour of .....  
(Name of nominees) for the Stock Certificate/BLA No. .... for the  
loan ..... and the nomination registration no. is .....  
Please quote the above nomination registration no. in all communication pertaining to  
change or cancellation of nomination.

Date: .....

Authorised Official (TMB)

Form 'E'  
[See paragraph 15]



**CANCELLATION OF NOMINATION**

I/We ..... (name and address) do hereby cancel the nomination dated ..... made by me/us in respect of the following Stock certificate/Bond Ledger Account No., and registered by the Public Debt Office/branch of the Agency bank on .....(date) vide registration no. ....

**Particulars of the Stock Certificate/Bonds**

Date of Issue	Nomenclature of the loan	Stock Certificate / BLA No.	Amount (Rs.)

Place: \_\_\_\_\_ (Signature(s) of the Stock Certificate holder (s)  
Date: \_\_\_\_\_ / BLA holder(s))

Signature with name and address of witnesses:

- 1.....
- 2.....

**Acknowledgment**

We acknowledge having cancelled the nomination in favour of ..... (Name of nominees) for the Stock Certificate/BLA No. .... for the loan ..... noted vide our nomination registration no. .... dated .....

Date: .....

Authorised Official (TMB)



Form 'F'  
[See paragraph 16]

**TRANSFER OF STOCK CERTIFICATES**

I/We\* ..... (transferor/s) do hereby assign and transfer my/our\* interest or share in the inscribed stock certificate number .....of ..... percent Government Loan of ..... amounting to Rs. .... being the amount /a portion of the stock for Rs. .... as specified on the face of this instrument together with the accrued interest thereon to..... (transferee/s), his / her / their\* executors, administrators or assigns, and I/We\* ..... do freely accept the stock certificate number ..... to the extent it has been transferred to me/us\*.

I/We\* ..... (transferee/s) hereby request that on my/our\* being registered as the holder/s of the stock transferred to me/us\*, the above stock certificate to the extent it has been transferred to me/us\* may be renewed in my/our\* name (s)/converted in my/our\* name(s).

@I/We\* ..... (transferor/s) hereby request that on the above transferee(s) being registered as the holder/s of the stock hereby transferred to him/them\*, the aforesaid stock certificate to the extent it has not been transferred to him/them\* may be renewed in my/our\* name (s).

As witness, our hand the ..... day of ..... two thousand and .....

Signed by the above-named transferor in the presence of** .....	Signature of transferor..... Address: .....
Signed by the above-named transferee in the presence** .....	Signature of transferee..... ..... .....

\*: Delete whichever is not applicable.

@: This paragraph is to be used only when a portion of the Certificate is transferred.

\*\* : Signature, occupation and address of witness. Witness should be different for transferor and transferee.

**Transferred:**

Stock Certificate issued No/s ..... dated .....

Manager, Reserve Bank of India, .....